Amend CSHB 2240 (house committee printing) as follows:

- (1) On page 1, line 8, strike "money" and substitute "United States dollars".
- (2) On page 1, line 10, between "reversed" and the underlined period, insert "by the customer once the funds have been directly transferred from the customer's bank account".
- (3) On page 1, line 13, strike "by the depository institution".
- (4) On page 1, line 18, between "transferred" and "and", insert "from the customer's bank account".
- (5) On page 1, line 19, between "account" and the underlined period, insert "by ACH transfer in accordance with the standards of any governing body with oversight over ACH transactions".
- (6) On page 1, line 23, strike " $\underline{money}$ " and substitute " $\underline{United\ States\ dollars}$ ".
- (7) On page 2, line 1, between "reversed" and the underlined period, insert "by the customer once the funds have been directly transferred from the customer's bank account".
- (8) On page 2, line 4, strike "by the depository institution".
- (9) On page 2, line 9, between "transferred" and "and", insert "from the customer's bank account".
- (10) On page 2, line 10, between "account" and the underlined period, insert "by ACH transfer in accordance with the standards of any governing body with oversight over ACH transactions".